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#### ABSTRACT

This report focuses on findings from the 5-year use of the Graduating Student Questionnaire (GSI) by member schools of the Association of Theological Schools (ATS) and in the interpretation of these findings. The GSI is used in the ATS Student Information Project along with the Entering Student Questionnaire. At the end of the 2000-2001 academic year, both instruments had been widely used. In the fifth year of the questionnaire's use, 112 schools returned 3,622 responses from their graduating students. Research has suggested that the schools using the GSI represent a fair sample of ATS member schools. Approximately three-fifths of the graduates in 2000-2001 were enrolled in a master's program. Respondents were overwhelmingly white, as has been the case throughout the use of the GSI. Most of the graduates were between 21 and 30 years old. In the 5 years the GSI has been used, seminarians have reflected positively on their personal growth, expressed satisfaction with their progress in knowledge and skills, and on the academic resources and services of their institutions. Campus work topped the list of sources of income for the graduates' final year of seminary, with scholarships or grants and spouse's work in second and third places. The percentage of students who came to seminary with no educational debt was virtually the same in the first year as the fifth year of the survey, and solid percentages of students incurred no new educational debt in their years of seminary. Two challenges to seminaries in the future are revealed by the analysis of 5 years of survey findings: (1) the impact of work on the graduate studies of seminarians; and (2) the recruitment and retention of minority students. (SLD)



# The Graduating Student Questionnaire: A Study of Five Years of Use 1996-97 through 2000-01

## By Dr. Francis A. Lonsway 2002

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# The Graduating Student Questionnaire A Study of Five Years of Use 1996-97 through 2000-01

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This report focuses first on findings from the five-year use of the *Graduating Student Questionnaire* by member schools of ATS and, second, on their interpretation. The first two sections provide background to the Student Information Project with comments about the nature of the sample and its interpretation. The three major sections that follow report: (1) background information on the respondents, (2) the graduates' experience of seminary, their perception of personal change, and level of satisfaction, and (3) their pattern of work during seminary, educational debt, and monthly debt payments after graduation. The final two sections of the study summarize key findings and explore two key implications.

#### I Background

The *Graduating Student Questionnaire* (GSQ) is one of two instruments in the Association's Student Information Project. The other is the *Entering Student Questionnaire*. At the end of the 2000-2001 academic year both instruments had been widely used by ATS member schools during the five years since they were introduced.

The current form of the *Graduating Student Questionnaire* was prepared for use with the spring graduating class of 1996-97. An earlier version, the *Exit Interview Form*, was part of Lilly Endowment's *Quality of Ministerial Candidates Program* conducted by Joseph O'Neill who was with the Educational Testing Service. That form, first used in 1991, was developed in consultation with seminary administrators and initially involved university-based theological schools.

#### II Characteristics of the Participating Schools

Schools using the *Graduating Student Questionnaire* (GSQ) over the past five years reflect the broad spectrum of ATS member institutions. They include seminaries, universities, and colleges in the United States and Canada, virtually all of the denominational affiliations in the Association's membership, and nearly every state and province in North America. In the fifth year of the questionnaire's use, 112 schools returned 3,622 responses from their graduating students. This number represents responses from more than two-fifths (43.6%) of ATS member schools.

A comparison with data provided in the *Fact Book on Theological Education 2000-2001* reveals that graduates from schools using the GSQ have a higher percentage of M.Div. students than the total population of ATS (57.5% vs 49.5%) as well as a lower percentage of students in the two advanced



degree categories as reported in the *Fact Book* (28.3% vs 24.1%). Comparative data on racial/ethnic background and gender are not possible because the *Fact Book* reports these data only as aggregated enrollment figures. However, if M.Div. graduates in the current survey are compared with total M.Div. enrollment, the following statements can be made. Graduates in the survey reflect a higher percentage of White students (80.2% vs 71.8%) and a lower percentage of Black students (8.0% vs 13.0%) than the *Fact Book* reports in the total enrollment. Percentages by gender reveal that male graduates represented 59.8% of the respondents, while female graduates were 40.2%, versus *Fact Book* data that report male enrollment in the M.Div. program at 69.1% and female enrollment at 30.9%.

These three comparisons suggest, in general, that the schools using the *Graduating Student Questionnaire* represent a fair sample of the total population of schools within the Association. Conclusions or inferences drawn by race and gender alone would need to be made cautiously and, while care must be taken with any sample of a population, the five-year use of the survey underscores the stability of the sample and the reasonableness of making such observations.

## III Backgrounds of the Respondents

- 1. Approximately three-fifths (57.5%) of the graduates this year were enrolled in the M.Div. program, with the percentages ranging from 55.0% to 61.6% during the five years of the survey. Slightly more than one-tenth of the respondents in any given year have been enrolled in either the M.A. professional or academic program. The total in these three master's level programs includes more than four-fifths of the respondents in each of the years of the survey. The percentage in 2000-2001 was 84.3%.
- 2. Students in all of the graduate programs of the participating seminaries were overwhelmingly White. Nearly four-fifths (78.0%) of the respondents selected White as their racial/ethnic identity. The percentage has remained steady over the five years of the study with the lowest being 75.0% in the 1999-2000 academic year. There has been a decline in the number of Black students, from 9.1% in 1996-97 to 7.6% in the fifth year of the survey, and an increase in the number of Asians from 6.6% to 9.4% in the same period. On average, non-resident aliens represented 2.5% of the group while Hispanics were 2%.
- 3. More than one-third of the M.Div. graduates (36.0%) were between 21 and 30 years old. A slightly lower percentage (26.4%) were between 31 and 40. The percentage of students in these two groups has steadily increased over the past five years from a low of 54.9% in 1996-97 to more than three-fifths of the graduates (62.4%) in 2000-2001.
- 4. During each of the five years of the questionnaire slightly more than three-fifths of the respondents were married and slightly fewer than two-fifths were single. In 2000-2001 the percentages were 62.4% and 37.5% respectively. The percentage of students with no dependents has remained constant as well with the current percentage of these individuals comprising slightly more than half of the group (55.9%). Approximately one-quarter of the total number of respondents in



each of the years of the survey had one or two dependents. The figure for the fifth year was 26.4%.

5. These data on enrollment, racial/ethnic background, age, marital status, and number of dependents mirror the findings reported in the five-year study of the *Entering Student Ouestionnaire*.<sup>1</sup>

## IV Graduates' Experience of Seminary, Changes, and Satisfactions

How do the graduates measure their growth as they are completing their seminary programs? Have their theological positions changed and, if so, how? How satisfied are they with their preparation for ministry, their progress in skills, and the services and academic resources of their schools? Who and what were the most important influences in their seminary experience? What do they expect to do after seminary and where do they expect to be five years from graduation? These and other questions frame this section of the study.

#### Personal Growth

Students were asked to measure their personal growth during their seminary experience. Male graduates selected "Trust in God" as their first choice (Table 1). This was followed in second place by "Enthusiasm for learning" and "Self-knowledge/self-confidence." The ranking was different for women graduates. Their first choice was "Self-knowledge/self-confidence" while "Insight into trouble of others" and "Trust in God" were in second place. Irrespective of gender, the average score on all fourteen measures of personal growth indicated that seminarians felt they were either stronger or had grown in each of the areas.

Graduates were also asked to reflect whether their theological position was the same as when they began their theological studies or whether it had changed, judging themselves either more conservative or more liberal. Slightly more than two-fifths of the respondents from all graduate programs (43.0%) stated that they were the same theologically as when they began their programs. However, more than a quarter of the group (26.8%) judged themselves to be more liberal than when they entered seminary while one-sixth (16.7%) judged themselves more conservative. Data indicated that where there was movement it was almost twice as likely to be toward a liberal theological position rather than toward a conservative one. These findings on personal growth have been consistent over the five-year use of the instrument.

<sup>&</sup>lt;sup>1</sup>Francis A. Lonsway, *The Entering Student Questionnaire: A Study of Five Years of Use* (Pittsburgh: The Association of Theological Schools, 2001).



TABLE 1
Measure of Personal Growth After Theological Program

		Male		Fema	Female		<b>AL</b>
		N = 20	)93	N = 14	60	N=35	553
		Mean	S.D.	Mean	S.D.	Mean	S.D.
Empathy for the poor an	d oppressed	3.9	0.8	3.9	0.8	3.9	0.8
Ability to pray		3.7	0.9	3.8	0.9	3.7	0.9
Concern about social jus	stice	3.8	0.8	3.9	0.8	3.8	0.8
Enthusiasm for learning		4.1	0.9	4.0	0.9	4.0	0.9
Insight into trouble of of		4.0	0.7	4.1	0.7	4.0	0.7
Desire to become author		3.9	0.9	3.8	0.9	3.9	0.9
Trust in God	•	4.2	0.8	4.1	0.9	4.1	0.8
Self-discipline and focus	S	3.9	0.8	3.8	0.8	3.9	0.8
Respect for other religion		3.9	0.8	4.0	0.8	3.9	0.8
Respect for my own reli		3.9	0.9	3.9	0.9	3.9	0.9
Ability to live one's fait	-	3.9	0.8	3.9	0.8	3.9	0.8
Clarity of vocational goa		4.0	0.9	4.0	0.9	4.0	0.9
Self-knowledge / self-co		4.1	0.8	4.2	0.8	4.1	0.8
Strength of spiritual life		3.9	0.8	4.0	0.9	3.9	0.8
1 - Much weaker	2- Weaker	3	3 - About	the same	4- St	ronger	5 - Much stronger

#### Satisfaction with Progress in Knowledge and Skills

Students being awarded the M.Div. degree focus naturally on pastoral ministry. How satisfied were they with their progress in both knowledge and skills as they move into ministry? They were asked to respond to their level of satisfaction in each of fifteen areas, from knowledge of church doctrine, history, Christian philosophy, and ethics, to their ability to preach well or to relate social issues to faith.

M.Div. graduates held in first place both their ability to use and interpret Scripture and their ability to think theologically (Table 2). This has been true in each of the five years of the questionnaire's use. Also ranked near the top was their satisfaction with progress in their ability to preach well, conduct worship or liturgy, relate social issues to faith, and know their own religious tradition.

Graduates in professional Master's programs have a different emphasis in their studies and their rankings reflect some of the unique goals of these programs. Their first choice was shared by satisfaction with their ability to teach well and to think theologically. Following closely, in their judgment, were the ability to use and interpret Scripture, to give spiritual direction, to lead others, and to relate social issues to faith.



TABLE 2
Level of Satisfaction with Progress in Skills Related to Future Work

	<b>MDiv</b> N = 2036		<b>Prof MA</b> N = 464		All Ot N = 9	
	Mean	S.D.	Mean	S.D.	Mean	S.D.
Ability to preach well	4.1	0.7	3.7	0.8	3.8	0.8
Ability to use and interpret Scripture	4.3	0.7	4.1	0.7	4.1	0.7
Knowledge of church policy/canon law	3.8	0.8	3.6	0.8	3.6	0.8
Ability to give spiritual direction	3.9	0.8	4.1	0.7	3.9	0.8
Ability to teach well	4.0	0.8	4.2	0.7	4.1	0.7
Knowledge of church doctrine end history	4.0	0.7	3.9	0.8	4.0	0.8
Ability to lead others	4.0	0.7	4.1	0.7	4.0	0.7
Ability to conduct worship/liturgy	4.1	0.8	3.8	0.8	3.8	0.8
Knowledge of other religious traditions	3.7	0.9	3.6	0.8	3.7	0.8
Knowledge of my own religious tradition	4.1	0.7	3.9	0.8	3.9	0.8
Ability to relate social issues to faith	4.1	0.7	4.1	0.7	4.0	0.7
Ability in pastoral counseling	3.8	0.9	4.0	0.8	3.8	0.8
Ability to administer a parish	3.5	0.9	3.5	0.8	3.5	0.9
Knowledge of Christian philosophy & ethic	cs 3.8	0.8	3.9	0.7	3.9	0.8
Ability to think theologically	4.3	0.7	4.2	0.7	4.3	0.7
1 - Very dissatisfied 2 - Somewhat dissat	isfied	3 - Neutral	4 -	Satisfied	5 - V	ery Satisfied

Master's level programs in theology generally require either or both field education and internship. For the M.Div. graduate the percentage is 94.6% while for the Professional M.A. graduate, two-thirds (66.7%) have either or both requirements. For both groups the percentage ranking field education and/or internship either "Important" or "Very Important" was nearly the same. More than four-fifths (82.9%) among M.Div. graduates, for example, made this judgment in the fifth year of the survey. The rating of the importance of these experiences has been steadily increasing over the past five years from approximately three-quarters of respondents in 1996-97 (76.3%) to the current level of 82.9%.

What are the two top effects of this experience? For all graduates over the past five years, across all seminary degree programs, the top rated effect was "Improved pastoral skills" (Table 3). In second and third places were a "Better idea of strengths and weaknesses," and "More self-confidence." "Greater vocational clarity" was a close fourth. The top four choices garnered nearly seven-tenths (69.0%) of the respondents' choices among the 2000-2001 graduating class.

#### Satisfaction with Academic Resources and School Services

Twenty-one choices were presented to students in order to gain some sense of their satisfaction with the academic resources and related services seminaries provide. "Quality of teaching" ranked first for both men and women students (Table 4). "Accessibility of faculty," "Class size," and "Helpfulness of administrative staff" tied for second among men students while women students ranked "Helpfulness of administrative staff" as their second choice. The five areas finishing lowest



in the graduates' ranking (rated "Neutral" or only slightly above) were "Child care," "Sports/exercise facilities," "Placement services," "Food service," and "Health services." These rankings, both high and low, have been consistent during the five years use of the survey.

TABLE 3 Top Two Effects of Field Education / Internship if Required

	M.Div.		Prof M.A.		All Others		*Total	
	#	%	#	%	#	%	#	%
Greater vocational clarity	549	14.8	80	12.8	94	15.3	723	14.6
Improved pastoral skills	889	23.9	80	12.8	84	13.7	1053	21.3
Greater interest in future ministry	317	8.5	55	8.8	62	10.1	434	8.8
More self confidence	549	14.8	113	18.1	81	13.2	743	15.0
Greater sense of people's needs	380	10.2	90	14.4	96	15.6	566	11.4
Better idea of strengths and weaknesses	653	17.6	127	20.4	118	19.2	898	18.1
Greater self-understanding	376	10.1	78	12.5	80	13.0	534	10.8
Total	3713	100.0	623	100.0	615	100.0	4951	100.0

<sup>\*</sup>Total number of responses

**TABLE 4** Level of Satisfaction with School's Services and Academic Resources

	Male		Fen	nale	Total	
	N =	1921	N = 1	1364	N =3285	
	Mean	S.D.	Mean	S.D.	Mean	S.D.
Opportunities for cross-registration	3.6	0.9	3.7	0.9	3.6	0.9
Adequacy of library collection	4.0	1.0	4.0	1.0	4.0	1.0
Ease in scheduling required courses	3.8	1.0	3.7	1.0	3.8	1.0
Accessibility of faculty	4.1	1.0	4.0	0.9	4.1	1.0
Quality of teaching	4.3	0.8	4.3	0.8	4.3	0.8
Class size	4.1	0.9	4.0	0.9	4.1	0.9
Campus security	3.8	0.9	3.8	0.9	3.8	0.9
Financial aid	3.7	1.1	3.8	1.1	3.7	1.1
Housing	3.5	1.0	3.5	1.1	3.5	1.1
Child care	3.1	0.7	2.8	0.8	3.0	0.8
Extracurricular/cultural activities	3.4	0.9	3.4	0.9	3.4	0.9
Sports/exercise facilities	3.2	1.1	3.1	1.1	3.2	1.1
Food service	3.4	1.0	3.2	1.1	3.3	1.0
Upkeep of campus	4.0	0.8	4.1	0.8	4.0	0.8
Helpfulness of administrative staff	4.1	0.9	4.2	0.9	4.2	0.9
Pastoral counseling	3.6	1.0	3.5	1.1	3.6	1.0
Psychological counseling	3.4	0.9	3.3	1.0	3.4	0.9
Academic advising	3.7	1.0	3.7	1.1	3.7	1.1
Placement services	3.3	1.0	3.2	1.0	3.2	1.0
Health services	3.3	0.9	3.3	1.0	3.3	1.0
Spiritual formation	3.7	1.1	3.6	1.2	3.6	1.1

<sup>1 -</sup> Very dissatisfied



<sup>2 -</sup> Somewhat dissatisfied

<sup>3 -</sup> Neutral

<sup>4 -</sup> Satisfied

<sup>5 -</sup> Very Satisfied

Two additional questions encouraged graduates to summarize their experience of seminary. The first focused on their overall experience during theological studies, while the second asked what the three most important influences were on the students' educational experience at their particular schools.

What was their overall experience of seminary? M.Div. graduates chose two experiences for first place and three for second. In the first rank were the statements, "I have made good friends here" and "If I had it to do over again, I would still come here" (Table 5). Ranked second were "I have been satisfied with my academic experience here," "I have grown spiritually," and "I have made good friends here." Rankings over the years have revealed shifts among the choices for first and second places but these five have been rated highest among the fourteen choices in every year of the questionnaire.

"If I had it to do over again, I would still come here" was the one clear first choice of Professional M.A. graduates. Two of their three statements in second place mirrored those of M.Div. graduates, namely, satisfaction with their academic experience and personal spiritual growth; one was unique, "Faculty were supportive and understanding."

TABLE 5
Overall Experience During Theological Program

	<b>MDiv</b> N = 2027			<b>Prof MA</b> N = 482		thers 1003
	Mean	S.D.	Mean	S.D.	Mean	S.D.
My gifts have been recognized in the school community	3.7	1.0	3.7	0.9	3.6	0.9
I have been able to get along financially	3.8	0.9	3.8	0.9	3.8	0.9
I have been satisfied with my academic experience here	4.2	0.9	4.3	0.8	4.3	0.9
The school has tried to be an inclusive community	4.0	1.0	4.0	0.9	3.9	0.9
My beliefs are respected	4.0	0.9	4.2	0.8	4.1	0.8
I have grown spiritually	4.2	0.8	4.3	0.8	4.1	0.8
I have gotten to know at least one faculty member well	4.2	1.0	4.2	0.9	4.2	0.9
My field education was a great experience	4.1	1.0	4.1	0.9	3.8	1.0
I have made good friends here	4.3	0.8	4.3	0.8	4.1	0.9
Enough cultural and social events were available	3.5	0.9	3.6	0.9	3.6	0.9
Faculty were supportive and understanding	4.1	0.8	4.3	0.7	4.2	0.8
I have gotten to know students from other ethnic groups	4.1	0.8	4.2	0.8	4.1	0.8
My faith is stronger than when I came	4.1	0.8	4.2	0.8	4.0	0.9
If I had it to do over again, I would still come here	4.3	0.9	4.5	0.8	4.3	1.0
1 - Strongly disagree 2 - Disagree 3 - Neutr	al	4 - Agre	ee 5	5 - Strong	gly Agree	

What did graduates judge to be the three most important influences on their educational experience? Over the past five years they have consistently selected the following influences in rank order: classroom teaching, relations with faculty, and interaction with fellow students. There have been no gender differences in the graduates' top three choices. They appear only in the fourth choice, where male graduates cited classroom discussion while female students chose field education/internship.



#### After Graduation and Beyond

What full-time position did M.Div. students expect as they prepared to graduate? Have they been offered a position? Where did they think they might be after five years in ministry?

Nearly three-fifths of male graduates (58.4%) and more than one-half of female graduates (54.3%) expected full-time positions in parish ministry. Youth ministry was in second place for male graduates (7.6%), while for female students the choice was hospital or another chaplaincy (9.3%). The third choice for both groups was "Undecided," selected by 5.1% of males and 8.4% of females 2000-2001. Slightly more than half of the prospective graduates (54.0%) had already been offered a position, a percentage that has been steady over the five years of the survey.

Five years from now most men and women M.Div. graduates still anticipated being in parish ministry but the percentage for each dropped by nearly 7% from their current expectation. The range of expectations broadens the most with expectations increasing for college, university, and seminary teaching. Males also saw a greater likelihood of being engaged in foreign missions while female chose preferences in pastoral counseling and social justice ministry.

#### V Patterns of Work, Educational Debt, and Monthly Payments

While the previous section of this study focused on the graduates' experience of seminary, this section explores the underpinnings of graduate theological education. What financial resources did it take to complete their studies this year? What were their sources of income? Did they have paying positions? How much educational debt did they bring to seminary? How much more debt did they incur during their graduate program? What will their future monthly liability be for their education? These questions form the core of this section.

#### Most Important Sources of Income

Graduates were asked to indicate their three most important sources of income in the final year of studies. In first place was off campus work, a response chosen by slightly more than one-fifth of all graduates (22.2%) (Table 6). Second and third places were nearly equal in importance. They included income from scholarships and/or grants (16.8%) and spouse's work (16.7%). The pattern of sources was identical for M.Div. graduates. Those in Professional M.A. programs had the same first choice but their second and third choices were reversed. The same ranking has been chosen by all graduates over the five years' use of the questionnaire.



TABLE 6 **Three Most Important Sources of Income** 

	M	.Div.	Pro	Prof M.A.		Others	*Total		
Source of Income	#	%	#	%	#	%	#	%	
On campus work	352	6.6	64	5.4	161	6.9	577	6.5	
Off campus work	1100	20.8	292	24.5	563	24.1	1955	22.2	
Spouse's Work	885	16.7	204	17.1	386	16.5	1475	16.7	
Savings	483	9.1	126	10.6	256	11.0	865	9.8	
Parents/family	346	6.5	93	7.8	182	7.8	621	7.0	
Scholarship/grant	1030	19.5	140	11.7	310	13.3	1480	16.8	
Government loan	543	10.3	120	10.1	187	8.0	850	9.6	
Other loan	105	2.0	29	2.4	32	1.4	166	1.9	
Credit card	132	2.5	45	3.8	49	2.1	226	2.6	
Other	319	6.0	79	6.6	211	9.0	609	6.9	
Total	5295	100.0	1192	100.0	2337	100.0	8824	100.0	

<sup>\*</sup> Total number of responses

#### Hours of Work

Two-fifths of this year's graduates (41.4%) worked more than twenty hours a week at a paying job (Table 7). An additional one-quarter (26.8%) worked from ten to twenty hours a week while only one-fifth (19.3%) had no paying job. The ranking and the percentages are nearly the same for M.Div. graduates while the percentage of Professional M.A. graduates likely to work more than twenty hours a week is considerably higher (45.8%). Over the five years of the study, however, there has been a slight drop in the percentage of students working more than twenty hours. For M.Div. graduates, the percentage declined from 40.1% in 1996-97 to 37.2% in 2000-2001.

TABLE 7 Hours of Work per Week at Paying Job This Year

Description	MDiv		Pi	Prof MA		All Others		Total	
•	#	%	#	%	#	%	#	%	
No paying job	377	18.5	96	19.6	211	20.7	684	19.3	
Fewer than 10 hours a week	263	12.9	52	10.6	128	12.5	443	12.5	
10 to 15 hours	327	16.1	50	10.2	100	9.8	477	13.5	
15 to 20 hours	309	15.2	68	13.8	96	9.4	473	13.3	
More than 20 hours	757	37.2	225	45.8	486	47.6	1468	41.4	
Total	2033	57.3	491	13.9	1021	28.8	3545	100.0	



#### Educational Debt

During the first four years of the survey, the percentage of M.Div. graduates who entered seminary with no educational debt was declining. However, the percentage increased slightly from 41.3% in 1996-97 to 42.5% in 2000-2001 (Table 8). The pattern for graduates from Professional M.A. programs has continued to decline over the five years of the study while "All Others" followed the same pattern as the M.Div. graduates.

In the same time period, the percentage of M.Div. graduates who entered seminary with \$15,000 or more of debt had climbed slightly, from approximately three-tenths (29.2%) in 1996-97 to 31.2% 2000-2001. While the overall increase during the five years of the survey has been minimal, it is important to note that in the second through the fourth year of use, the percentage with this level of debt was more than one-third, 34.2% or 34.3% each year.

TABLE 8
Prior Educational Debt

	Ν	1Div	Prof MA		All	All Others	
	#	%	#	%	#	%	
None/Nothing	854	42.5	231	48.0	590	58.6	
Less than \$5,000	166	8.3	55	11.4	66	6.6	
\$5,000 to \$10,000	200	10.0	44	.9	75	7.5	
\$10,000 to \$15,000	161	8.0	28	5.8	72	7.2	
\$15,000 to \$25,000	258	12.8	67	13.9	106	10.5	
More than \$25,000	369	18.4	56	11.6	97	9.6	
Total	2008	100.0	481	100.0	1006	100.0	

There is even better news. A solid two-thirds of M.Div. (67.4%) and Professional M.A. (69.8%) graduates had incurred no new debt during their theological studies, while more than three-quarters of "All Others" (75.4%) shared the same experience. These percentages have been steady over the five years of the survey.

#### Monthly Payments for Educational Debt

By and large the situation looks good for most graduates. From nearly two-fifths (38.2%) to more than one-half (55.6%) of all graduates indicated that they would have no monthly payments for educational debt once they leave seminary (Table 9). That leaves credit card payments and auto loan payments less of a burden. The percentages have been steady over the years of the survey.

The situation is not nearly as good for some graduates. An educational debt load of less than \$500 per month is likely manageable without sizeable credit card and monthly car payments. However, approximately one-tenth (9.6%) of M.Div. graduates will have \$500 or more per month of their



income consumed by payments on their educational debt. The percentages are nearly half as high for both Professional M.A. graduates and "All Others."

It is nonetheless sobering to realize, that for all three groups of graduates, the percentage of those with this level of debt has nearly doubled during the five years of the study. For M.Div. graduates, for example, the percentage has increased from 5.4% in 1996-97 to 9.6% in 2000-2001 while for graduates in Professional M.A. programs, the percentage has climbed from 3.5% to 5.9% and for "All Others," from 2.9% to 6.6%.

TABLE 9
Estimate of Monthly Payments for Educational Debt

	MDiv		Pro	Prof MA		All Others		
	#	%	#	%	#	%		
None/Nothing	755	38.2	208	44.2	544	55.6		
Less than \$100	132	6.7	39	8.3	56	5.7		
\$100 to \$250	435	22.0	103	21.9	160	16.3		
\$250 to \$500	468	23.6	93	19.7	154	15.7		
\$500 to \$1,000	168	8.5	26	5.5	51	5.2		
More than \$1,000	21	1.1	2	0.4	14	1.4		
Total	1979	100.0	471	100.0	979	100.0		

#### VI Summary

The five-year data on enrollment, racial/ethnic background, age, marital status, and number of dependents followed the same pattern as the findings reported in *The Entering Student Questionnaire: A Study of Five Years of Use* cited earlier. Approximately three-fifths of the graduates were enrolled in the M.Div. program and about one-tenth were enrolled in either the Professional M.A. or academic program. Nearly fourth-fifths of the respondents were White. Blacks and Asians each represented less than one-tenth of the graduating student population. Over the five years of the survey there has been a slight drop in the number of Black students participating in the survey, while the percentage of Asians has increased. M.Div. graduates between 21 and 30 years old and between 31 and 40 have steadily increased over the past five years to comprise more than three-fifths of the graduates in the fifth year of the survey. Approximately the same percentage, three-fifths, were married and students with no dependents remained constant at slightly more than one-half of the graduates. An additional one-quarter of the graduates had one or two dependents.

Because the *Graduating Student Questionnaire* provides a final look at seminary, the summary focuses on two broad areas: (1) the students' experience of seminary, how they perceive themselves to have changed, and their satisfactions and (2) their pattern of work, educational debt, and obligations for monthly payments after seminary.

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#### The Graduates' Experience of Seminary

- 1. In the five years since the *Graduating Student Questionnaire* was introduced, seminarians have reflected positively on their personal growth, expressed satisfaction with progress in knowledge and skills, and on the academic resources and services of their institutions.
- 2. First place in the measures of personal growth were their trust in God and their self-knowledge/self-confidence. These were followed by (1) enthusiasm for learning, (2) insight into the trouble of others, and (3) clarity of vocational goals.
- 3. M.Div. graduates, in particular, were most satisfied with their ability to use and interpret Scripture and to think theologically. These were followed closely by their sense of an ability to (1) preach well, (2) conduct worship/liturgy, (3) know their own religious tradition, and (4) relate social issues to faith.
- 4. Field education/internship experiences were highly valued by the graduates. The top rated effect of these experiences was improved pastoral skills. This was followed by a better idea of their strengths and weaknesses, and greater self-confidence.
- 5. "Quality of teaching" topped a long list of satisfactions with the school's services and academic resources. Helpfulness of the administrative staff ranked second.
- 6. Overall, the graduates agreed that they had made good friends in seminary and if they had it to do all over again, they would attend to the same school.

#### Educational Debt

- 1. M.Div. graduates were most likely to begin full-time parish ministry after graduation. Youth ministry and chaplaincies, the next two choices, followed at a distance.
- 2. Campus work topped the list of sources of income for the graduates' final year of seminary. Scholarships and/or grants and spouse's work followed in second and third places.
- 3. While twice as many students worked more than twenty hours a week as those who had no paying jobs, the percentage of those working this many hours has eased slightly over the years of the survey.
- 4. The percentage of students that came to seminary with no educational debt was virtually the same in the first year as in the fifth year of the survey. Solid percentages of students incurred no new educational debt in their years of seminary.
- 5. Educational debt for most graduates should be comfortably managed if their estimates of the monthly payment are realistic.

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#### VII Implications

Seminary education, from all indications, is achieving some of its most cherished goals. Graduates are satisfied with their experience, with personal growth in key areas such as trust in God and in self-knowledge/self-confidence, with their ability to use Scripture and to think theologically, and their growth in pastoral skills. By and large, educational debt, where it exists, should be manageable for most students.

What else is to be done? What challenges face seminaries? First and foremost is the continuing dedication of the seminaries, their boards, administrators, and faculties to the achievement of the same goals in the future. One should not underestimate the intense labor that is involved in providing a seminary environment that is conducive to learning, both sensitive to and focused on its mission. Furthermore, there are likely challenges beyond the scope of this study, but an adventure into these would be simply speculative and inappropriate.

There are however, two other challenges revealed in the findings, namely, the impact of work on graduate study and the recruitment and retention of minority students.

#### The Impact of Work

For the sake of comparison, let us focus on M.Div. graduates. The findings have been consistent over the years for both the *Entering Student Questionnaire* and the *Graduating Student Questionnaire*. In the final year of their theological program, nearly two-fifths (37.2%) of these students worked more than twenty hours per week at a paying job. Nearly an additional one-third (31.3%) worked from ten to twenty hours a week. Contrast this finding with the plans of entering seminarians. Only slightly more than one-fifth (21.7%) of M.Div. students planned to work more than twenty hours per week while slightly more than two-fifths (42.1%) planned to work between ten and twenty hours a week.

While the data may suggest that it may have been necessary for the graduates to work more than they originally planned as entering students, the crucial question is what is the impact of this amount of work on their graduate studies? The theory of full-time graduate study is just that, and course requirements are not adjusted for the number of hours worked at a paying job. Seminary leaders, faculty and administrators, need to measure course load, assess the time required to complete assignments, and know their students' work patterns. Counseling students about the reality of balancing school and work can serve the seminary, the students, and the church.

#### Recruitment and Retention of Minority Students

One clear challenge for ATS member schools in the United States is the recruitment and retention of minority students, in particular, Hispanics and Blacks. While data from Canada indicate the



population of Latin Americans at .01% and Blacks at .02%, the categories on which data on ethnic origins is gathered in the *Graduating Student Questionnaire* does not address questions that might face Canadian educators.<sup>2</sup>

The Census 2000 data of the U.S. Census Bureau indicate that Hispanics comprise 12.0% of the population while 11.8% are Blacks or African Americans.<sup>3</sup> Data from the *Graduating Student Questionnaire* in the 2000-2001 academic year indicated Hispanics at 2.0% and Blacks at 7.6% of graduates. The *Fact Book on Theological Education* for the same period reported total fall enrollment in ATS member schools at 3.7% Hispanic and 9.8% Black.<sup>4</sup>

The Lilly Endowment grant for Leadership Education for Theological Educators has enabled ATS to convene two consultations of racial/ethnic members of ATS committees in 2000 and 2001. The Association's Committee on Race and Ethnicity in Theological Education hosted a "Seminar for Racial/Ethnic Faculty in Predominantly White Institutions" in October 2001 and a "Workshop on Diversity in the Faculty and the Student Body" will be convened in March 2002. The issue is being addressed at the Association-wide level. What remains is the steady focus on this area by the seminaries of ATS for the foreseeable future.

February 27, 2002



<sup>&</sup>lt;sup>2</sup>Statistics Canada, Population by Ethnic Origin, 1996 Census.

<sup>&</sup>lt;sup>3</sup>U.S. Census Bureau, Census 2000 Redistricting Data.

<sup>&</sup>lt;sup>4</sup>Louis Charles Willard, Editor, Fact Book on Theological Education (Pittsburgh: The Association of Theological Schools, 2001).



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